



Order Filed on January 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire
Pluese, Becker & Saltzman, LLC
RS1765
20000 Horizon Way, Suite 900
Mount Laurel, NJ 08054-4318
(856) 813-1700
Attorneys' for the Mortgagee
File No. 097802B

In Re:

Rhondise Wiley

Case No.: 17-32344-KCF

Hearing Date: January 9, 2019

Judge: Kathryn C. Ferguson

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: January 25, 2019

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Applicant: U.S. Bank National Association, not in its
individual capacity but solely as trustee for RMAC
Trust, Series 2016-CTT

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Andrew Thomas Archer , Esquire

Property Involved ("Collateral"): 6 Meadowbrook Place, Willingboro, NJ 08046

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for eleven months, from March 1, 2018 to January 1, 2019.
 - ☒ The Debtor is overdue for eleven payments at \$1,200.44 per month.
 - ☒ Less suspense balance of \$927.83Total Arrearages Due \$12,277.01.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$2,000. Payment shall be made no later than February 1, 2019.
 - ☒ Beginning on February 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,200.44.
 - ☒ Beginning on February 1, 2019, additional monthly cure payments shall be made in the amount of \$1,712.83 for five months along with an additional payment of \$1,712.86 for the sixth month.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment, Regular monthly payments, and Monthly cure payments:

Rushmore Loan Management Services
PO Box 52708
Irvine, CA 92619-2708

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Rhondise Wiley
Debtor

Case No. 17-32344-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019.

db +Rhondise Wiley, 6 Meadobrooke Place, Willingboro, NJ 08046-2106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew Thomas Archer on behalf of Debtor Rhondise Wiley aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor U.S. Bank National Association, not in its
individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT dnj@pbslaw.org
Stephen M. Hladik on behalf of Creditor CARVANA, LLC shladik@hoplawyers.com,
pfranz@hoflawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7